

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 10/815,099
Filing Date 3/30/2004
Confirmation No.....6569
First Named Inventor..... Michael J. Sutherland
Assignee XL Financial Solutions Inc.
Group Art Unit.....3689
ExaminerFathi K. Abdelsalam
Attorney's Docket No. FS1-0005US
Title: Strategies For Managing Recommendations

To: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

From: Tim R. Wyckoff (Tel. 206-315-4001; Fax 509-323-8979)
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Fees will be paid by credit card through the EFS Web; however the Commissioner is hereby authorized to charge any deficiency of fees and credit any overpayments to Deposit Account Number 12-0769.

Respectfully Submitted,

Dated: January 5, 2009

By: /Tim R. Wyckoff/
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